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The Effect of the use of the National Payment Gateway (Gpn) Card on the Level of Customer Satisfaction of Islamic Banks in Indonesia

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Abstract

Various new innovations through the use of technology were created to face competition in the financial industry. The purpose of this study was to determine the effect of the use of National Payment Gateway (GPN) debit cards on the level of customer satisfaction of Bank Mega Syariah (Mega Sharia Bank), Lampung Branch. The sampling technique uses accidental sampling. The data analysis method used is a simple linear regression analysis. The originality of the research lies in the novelty of tolerating Islamic economic theory and empirical evidence about the use of the GPN payment system to increase consumer satisfaction with Islamic financial institutions. The discovery contributes to provide new knowledge about the use of technology for people and Islamic financial institutions. The results of data analysis showed that the value of $R^2 = 0.780$. So, $0 < 0.780 < 1$ and it can be stated that 78.0% of customer satisfaction is influenced by the variable adjustment of the use of GPN debit cards, while the remaining 22.0% is influenced by other factors. These results state that between the adjustment variables using the GPN debit card have a strong relationship with a positive direction on the variable customer satisfaction. Based on a review of Islamic economics revealed that the use of credit cards can be one of the strategic indicators in increasing the potential for customer satisfaction at Islamic Banks.

Keywords: Sharia Bank, GPN Debit Card (National Payment Gateway), Customer Satisfaction

I. Introduction

An Islamic bank is a financial institution that functions as a collector and distributor of funds from the public and for communities where the operational system is in accordance with Islamic law. Relation to relativity where Islam as a religion governs a way of life, Islam is said to be the way of life. The teachings of Islam is a teaching that is not only limited to the problem of personal relationships between an individual and its creator (*Hablum Minnallah*), but also includes the problem of relationships between humans (*Hablum Minnannas*), but also the relationship between humans and other creatures including nature and the environment (Karim, 2006). As an Islamic financial institution, the use of science and technology can strengthen national resilience and national unity. In other words, Islam allows the use of technology that is able to provide the benefit of the people (Sedayu, 2015).

In the financial sector, especially the payment system, Indonesia has also accelerated to manage independently. Through the central bank, the government bank launched the National Payment Gateway (GPN) system in December 2017. The presence of GPN is

proof that Indonesia has the ability to manage the payment system. GPN is a system that connects various electronic payments or non-cash transactions to all bank instruments in one payment system. With the existence of GPN, the process of domestic retail payment transactions can be run by interconnection (inter-connected) and interoperability or interoperability (Nur, 2012). The use of technology for payments like this has also been applied to banks in New Zealand. The level of use of contactless cards (claiming market forces) is greatly influenced by perceived security, overall risk, trust and usability. New Zealand consumers largely accept positively the use of this technology. Pratama (2020) supports these findings and states that the factors that influence community preferences for using financial technology services in Islamic financial institutions are perceptions of ease, perceptions of expected benefits, and attitudes.

Bank Mega Syari'ah, Lampung branch is one of the banks that participated in launching the National Non-Cash Movement (GNNT) and several banks in Indonesia have obliged their customers to replace old debit cards (ATM Card) into cards bearing the GPN logo. The declaration was intended to increase public awareness, business people and also government institutions to use non-cash payment facilities in conducting financial transactions, which would certainly be easier, safer and more efficient (Burhan, 2007).

Table 1. Number of customers using GPN debit cards of Bank Mega Syariah, Lampung Branch in January - April 2019

No	Month	Number of customers
1.	January	105
2.	February	115
3.	March	125
4.	April	200

Source: Documents of Bank Mega Syari'ah, Lampung Branch, 2019

From these data it can be seen that the number of customers who use GPN debit cards in January-April 2019 increases each month. But with the increasing number of customers every month, there are still many customers who are not familiar with the benefits of using this ATM card with the GPN logo.

Utilization of technology through new innovations or new products that provide convenience and convenience in transactions will affect sharia bank consumer satisfaction (Mihalcescu, 2008; Akinwumi, 2017; Lee & Hidayat, 2018; Idun, 2018). Besides being beneficial to improve bank performance and minimize new business losses, the use of technology can affect profitability. However this cannot be certain to be affected because of the contribution of the bank's own products (Hassan, 2012). What is clear, the role of market orientation, creativity, and innovation in creating competitive advantage and the performance of Islamic banks will be greatly influenced by technological development. Especially if the aim is to increase consumer satisfaction which is expected to be able to contribute to the profitability of Islamic banks (Sutapa, Mulyana, & Wasilowati, 2017). This is in response to financial technology which is currently developing rapidly. Ease of use, effectiveness and risk clearly affect the interest in making transactions using financial technology offered by the financial industry (Wildan, 2019; Yuspita, February, & Kamala, 2019)

According to Indonesian Law Number 10 of 1998 concerning Islamic banking it is stated that Islamic banks are banks that carry out their business activities based on sharia principles and by type consist of Islamic commercial banks and Islamic people's financing

banks. Islamic banks are financial institutions that carry out their business activities based on sharia principles by referring to the Qur'an and Al-Hadith (Ismail, 2010).

Islamic banks have very important functions, among which are: 1) collecting public funds; 2) distributing community funds; and 3) performing regulator functions and banking services. While the expected goal of the Sharia Banking system is the elimination of interest from all financial transactions and the renewal of all Bank activities to be in accordance with Islamic principles, meaning banks whose activities leave usury problems and collect social funds from *waqf* and channel them to the manager of *waqf* (*nazhir*) (Martono, 2012).

Customer satisfaction is the level of one's feelings after comparing the performance of the product (or result) he feels with his expectations. Satisfaction level is a function of the difference between perceived performance and expectations. If the performance is below the customer's expectation, it is not satisfied if the performance is in line with expectations, the customer can be very satisfied, happy or happy (Husein, 2000). The customer satisfaction factors consist of: product value, service value, personnel value, and image value (Wibowo, 2005). While customer satisfaction indicators are: 1) feeling satisfied; 2) always buy products; 3) will recommend to others, and 4) fulfillment of customer expectations after purchasing a product (Purnomo, 2012).

According to the Islamic economic perspective the payment mechanism with a debit card that is currently being developed is that the card holder hands over his debit card to the cashier at the sales counter (At The Point Of Sales). As with credit cards, this type of debit card can also be used to withdraw cash either through bank counters or through automatic cash machines or ATMs that function as cash cards (Abbasi, 2012).

As a fatwa from Saudi Arabia that can provide examples of statements for the use of debit cards, debit cards do not contain ribawi elements, so it is permissible, such as a fixed commission fatwa for scientific research and a fatwa in the kingdom of Saudi Arabia when asked: "I expect your explanation about the use of Saudi Net cards. (a type of Debit card) when buying goods at the store with the following explanation: When the total price of all purchases has been calculated, for example, 150 riyals, the card is then given to the cashier who will swipe to a machine there." The total purchase is automatically paid, by transferring money from the buyer's account to the store owner's account. All of that is done instantly, even before the buyer has not left the store (Bathala, 1994).

2. Method

This type of research used in this study is quantitative research. This research was conducted at the Bank Mega Syari'ah, Lampung Branch. This research is associative in nature, namely to look for relationships or influences between one variable with another variable. Sources of data in research are subjects from which data can be obtained. In this study the authors used two data sources, namely primary data and secondary data. In accordance with this type of research, to collect data used the interview method and the questionnaire method. The sample in this study was taken using the application of the Slovin method. Slovin method is a statistical method for calculating the error value generated based on the number of samples taken from the entire population.

In this study, the population is the customers of Bank Mega Syari'ah, Lampung Branch from January-April 2019 totaling 545 customers. By using the formula above that uses a critical value of 10% or 0.1, a sample of 100 people is obtained.

3. Result and Discussion

3.1 Data Test Results

Table 2. Test Results of Simple Linear Regression Analysis

Variable	Coefficient	Standard Error
Constant	7,893	2,890
Adjustment to debit card usage GPN (X)	0,567	1,434

Source: Primary data were processed using SPSS 22.00 assistance

The regression equation obtained from the calculation results is as follows:

$$Y = 7,893 + 0,567X$$

Where:

Y = Customer Satisfaction

X = Adjustment to the use of the GPN debit card

From the regression equation it can be interpreted and the following conclusions are drawn: 1) the constant states that if the independent variable has a value of 0, then the decision of the influencing factor is 7.893; 2) regression coefficient X (variable adjustment of the use of GPN debit cards) of 0.567, which can be interpreted if the adjustment of the use of GPN debit cards has increased by 1%, then variable Y (customer satisfaction) will increase by 0.567 or 56.7%. The coefficient is positive, meaning that there is a positive relationship between the variable adjustment in the use of the GPN (X) debit card and the customer satisfaction variable (Y).

Table 3. Partial Test Results (t)

Variable	t count	(Sig.)
Constant	2,876	0,0034
Adjustment to debit card usage GPN (X)	3,924	0,0035

Source: Primary data were processed using SPSS 22.00 assistance

Based on the regression results, it can be seen at the adjustment using the GPN (X) debit card has a t_{count} of 3.934 with a significance value of 0.000. This means that $T_{count} > T_{table}$ ($3,924 > 2,876$) then H_1 is accepted, it is proven with a significance value of 0.03 < 0.05. So it can be concluded that the adjustment of the use of GPN (X) debit cards has a positive and significant effect on customer satisfaction (Y).

Table 4. Results of the Determination Coefficient Test (R²) Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
.780 ^a	.674	.981	1.983

a. Predictors: (Constant), X

Source: Primary data were processed using SPSS 22.00 assistance

The coefficient of determination (R^2) is used to explain the contribution of all independent variables to explain their effect on the dependent variable. Statistical test results in this study indicate that the value of $R^2 = 0.780$. So, $0 < 0.780 < 1$ and so it can be stated that 78.0% of customer satisfaction (Y) is influenced by the variable adjustment of the use of GPN (X) debit cards, while the remaining 22.0% is influenced by other factors. The level of correlation coefficient (R) obtained was 0.78.

4. Discussion

4.1 Application of the GPN Debit Card

National Payment Gateway, hereinafter referred to as GPN, is a system consisting of standards, switching, and services that are built through a set of rules and mechanisms to integrate various payment instruments and channels nationally. GPN debit cards have a special function to provide knowledge that the presence of GPN cards in Indonesian society is new and foreign. The lack of understanding of the usefulness and various benefits contained in the GPN card that is issued makes BI conduct socialization and counseling to the public who are customers at banks that have GPN card issuance licenses about the various benefits possessed by this GPN card (Sudjana, 2000).

With this GPN system, there is no need for many ATM machines or Electronic Data Capture (EDC) machines that are lined up differently. One ATM machine and EDC machine can now be used by various banks. For banks, of course this is efficiency and savings. Now they can prioritize building ATM and providing EDC machines for locations that are indeed in need or difficult to access. The reduction in debit card administration costs ranges from IDR 500,00 up to IDR 1,000,00 depending on the type of debit. Then, customers can use ATM machines and EDC machines from any bank (Lisa, 2008).

The validity of the GPN logo credit card at Mega Sharia Bank, Lampung Branch is the same as that of the Bank in general which carries out several applications: first, Bank Indonesia formed three GPN Providers consisting of standard institutions, switching institutions, services institutions. Second, structuring infrastructure by requiring publishers, acquirers, agents, and payment gateways to be connected to at least two GPN Switching Institutions. Third, the obligation to process domestic transactions (routing), for instruments issued domestically and transacted through domestic payment channels, must be processed through existing infrastructure and systems in the country. Fourth, establishing a reasonable pricing scheme (pricing policy), PDAG has set the MDR amount to on us 0.15% and off-us at 1%. Fifth, apply the national logo to expand the acceptance of non-cash retail payment instruments that can be used in all domestic merchants. Sixth, standardizes service features so that they are able to respond to the development needs of community transactions. With the introduction of GPN, payment systems are interconnected, so that one payment channel can be used for various payment instruments from different banks.

The weakness of the GPN debit card is that it cannot be used abroad. Until now, the GPN logo card can only be used domestically. Of course this will be burdensome for customers who frequently travel abroad and there is no Online Payment yet. The newly born GPN is still not equipped with online payment facilities. So here, GPN again cannot replace the Visa or Master function to conduct online-based transactions such as play stores or e-commerce abroad (Ningrat, 2003).

Adjustment is an ability done by an agency or company to be able to adjust the planning of a product with the progress of time. So that the products produced can be enjoyed by customers with varied objectives and benefits and can provide significant services and facilities, especially the use of GPN debit cards at Bank Mega Syari'ah, Lampung Branch (Murti, 2011). Adjustment aims to be able to provide innovation to the community in providing the latest services, especially as an instrument to be able to facilitate the community itself (Suharsimi, 1992). Adjustment functions to facilitate customers in the service cycle in transactions anywhere, anytime (Suharso, 2008).

In a review of the Islamic economy, ³⁸ that debit cards are different from credit cards or other types of plastic cards. Payment for the sale and purchase of goods or services by

using this debit card is in principle a cash transaction using no cash but the repayment or payment is made by direct debit (reducing) directly the account balance of the cardholder in question and within same credit the seller's account (merchant) the amount of the value of the transaction at the issuing bank (manager).

These findings are as offered by the use of technology through new innovations or new products that provide convenience and convenience in transactions (Mihalcescu, 2008; Akinwumi, 2017; Lee & Hidayat, 2018; Idun, 2018). Plus the role of market orientation, creativity and innovation in creating competitive advantage and Islamic bank performance. Ease of use, effectiveness and risk can also be used to increase interest in transactions using financial technology offered by the financial industry (Wildan, 2019; Yuspita, February, & Kamala, 2019).

Based on the explanation above, the use of the GPN debit card as the basis for customer satisfaction from an Islamic economic perspective is permitted and validated. The main purpose of using a debit card is as a means to be able to simplify the transaction process in this modern era and adjust it to the changing times. In addition, the use of debit cards, especially the GPN logo, prioritizes that the transaction process takes place in the country. Therefore syari'ah especially sharia banks expanded the use of debit cards bearing the GPN logo as a level of customer satisfaction, especially in the Mega Shari'ah bank branch in Lampung.

4.2 The Effect of the Use of GPN Debit Cards on Customer Satisfaction

Explanation of the theory regarding the use of GPN debit cards and based on the results of previous studies can be seen that as time goes by the community's need for the use of instruments is very important because it can facilitate customers in transactions and can also increase customer satisfaction with good bank services. Customer satisfaction is the level of one's feelings after comparing the performance of the product (or result) he feels with his expectations. Hypothesis test results by considering the theory and data test results show that the flexibility of the use of GPN debit cards has a positive and significant effect on customer satisfaction. This is indicated by the acquisition of SPSS 22.00 statistics for windows namely $t_{\text{value}} > t_{\text{table}}$ ($3.924 > 2.876$) with a significance value of $0.035 < 0.05$.

From the statistical processing data obtained it can be seen that partially or through the t_{test} Adjustment of the use of the GPN debit card has a positive and significant effect on customer satisfaction. Determination Coefficient Test (R^2) shows the value of $R^2 = 0.780$. So, $0 < 0.780 < 1$ and so it can be stated that 78.0% of customer satisfaction (Y) is influenced by the variable adjustment of GPN (X) debit cards, while the remaining 22.0% is influenced by other factors not examined in this study.

Based on the explanation above, the use of GPN debit cards as a basis for customer satisfaction according to the perspective of Islamic economics is permitted and validated. This refers to the usefulness in creating the benefit of the people as the goal of the sharia maqasid (Sedayu, 2015). The main purpose of using a debit card is as a means to be able to simplify the transaction process in this modern era and adjust it to the changing times. Therefore syari'ah especially sharia banks expanded the use of debit cards bearing the GPN logo as a level of customer satisfaction, especially in the Mega Shari'ah bank branch in Lampung.

5. Conclusion

Adjustment to the use of GPN debit cards has a positive and significant impact on customer satisfaction levels of 78.0%. This indicates that the use of a GPN debit card can be an effective way of increasing customer satisfaction at an independent Islamic bank in Lampung, and can be generalized to other Islamic banks. Based on Islamic economic

studies, the use of GPN debit cards as a basis for customer satisfaction is permitted and is legal. The main purpose of using a debit card is as a means to be able to simplify the transaction process in this modern era and adjust it to the changing times. In addition, the use of debit cards, especially the GPN logo, prioritizes that the transaction process takes place in the country. Likewise with the Islamic law the use of this debit card does not have an element of usury because the payment system is carried out in accordance with an item that we are going to pay for. Therefore syaria especially sharia banks expanded the use of debit cards bearing the GPN logo as a level of customer satisfaction, especially in the Bank Mega Syaria, Lampung branch.

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